

Information to identify the case:

Debtor 1	<u>Loc Nguyen</u>	Social Security number or ITIN	xxx-xx-3399
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-17512-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Loc Nguyen

7/14/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Loc Nguyen
 Debtor

Case No. 17-17512-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jul 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2017.

db
 516765833 +Loc Nguyen, 59 Hazelhurst Avenue, Ewing, NJ 08638-3509
 +Citibank / Sears, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 516765834 +Citibank/Sears, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 516765835 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 516765840 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, P.O. Bxo 10826,
 Greenville, SC 29603-0826
 516765837 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
 516765838 +Shellpoint Mortgage Servicing, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste 406,
 Collingswood, NJ 08108-2812
 516765847 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 14 2017 23:34:51 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jul 14 2017 23:34:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516765830 EDI: HNDA.COM Jul 14 2017 23:13:00 American Honda Finance, Po Box 168088,
 Irving, TX 75016
 516765831 +EDI: CAPITALONE.COM Jul 14 2017 23:13:00 Cap1/bstby, P.O. Box 30253,
 Salt Lake City, UT 84130-0253
 516765832 +EDI: CAPITALONE.COM Jul 14 2017 23:13:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 516765836 +E-mail/Text: bkdepartment@rtresolutions.com Jul 14 2017 23:35:02 Real Time Resolutions,
 Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
 516765841 +EDI: RMSC.COM Jul 14 2017 23:13:00 Synchb/hh Gregg, Po Box 965036,
 Orlando, FL 32896-5036
 516765842 +EDI: RMSC.COM Jul 14 2017 23:13:00 Synchb/sam Ash Music, Po Box 965064,
 Orlando, FL 32896-5064
 516765843 +EDI: RMSC.COM Jul 14 2017 23:13:00 Synchrony Bank / HH Gregg, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 516765844 +EDI: RMSC.COM Jul 14 2017 23:13:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 516765845 +EDI: RMSC.COM Jul 14 2017 23:13:00 Synchrony Bank/Sams, Po Box 965060,
 Orlando, FL 32896-5060
 516765846 +EDI: RMSC.COM Jul 14 2017 23:13:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060,
 Orlando, FL 32896-0001

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516765839* +Shellpoint Mortgage Servicing, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste 406,
 Collingswood, NJ 08108-2812

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 20

Date Rcvd: Jul 14, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2017 at the address(es) listed below:

Candyce Ilene Smith-Sklar on behalf of Debtor Loc Nguyen mail@njpalaw.com
Denise E. Carlon on behalf of Creditor BAC BANK OF NY (CWALT 2005-24)BAC BANK OF NY (CWALT 2005-24) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-31, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-31 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6